CASA ALLIANCE | INDEPENDENT RESEARCH

IN THEIR WORDS

The Community Association Experience

SNAPSHOT REPORT

A quick peek into 2,050 first-person online experiences from homeowners, board members, managers, and tenants, the patterns that repeated, and where the research led next.

AUGUST 2026

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THE QUESTION THAT STARTED IT

86% Satisfied?

The number that made me look again.

63%
satisfied

23%
neutral

= 86%

Reported together as 86% positive or neutral.

WHAT FCAR REPORTED

FCAR reported that 86% of homeowners were overwhelmingly satisfied. But 23% of that number was neutral.

Neutral is not satisfied.

WHAT THE INDUSTRY REPEATED

> “Satisfied homeowners were the quiet majority. Dissatisfied homeowners were simply louder. They wrote the reviews. They appeared at legislative hearings.”

That narrative had been repeated for years.

But a **potentially** prompted survey and an unprompted first-person experience are not the same thing.

SO WE GOT CREATIVE.

Instead of asking people to answer our questions, we listened where people were already talking.

2,050 PEOPLE

UNFILTERED. UNPROMPTED.

We listened to 2,050 publicly available first-person online narratives. No survey questions. No list of answers. Just homeowners, board members, managers, and tenants talking voluntarily about what they experienced.

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2,050 EXPERIENCES. WHAT REPEATED?

Homeowners. Board members. Managers. Tenants. Different experiences, different perspectives. We looked across them to see what patterns appeared, what questions they raised, and where the research led next.

THIS RESEARCH STUDY INCLUDES:

2,050 first-person narratives	**6** experience groups	**3** levels of analysis	**1** integrated cross-over analysis

WHY THIS MATTERS

HOAs affect more than **77 million** people and over **$11 trillion** in homeowner assets.

This study separates industry narrative from real-world experiences, based on evidence, not assumption.

> **REAL STORIES. REAL PATTERNS. REAL IMPACT.**
> Because perception is not data, and disclosure alone is not transparency.

WHAT YOU'LL FIND INSIDE

THE PATTERNS
What repeated across thousands of online experiences.

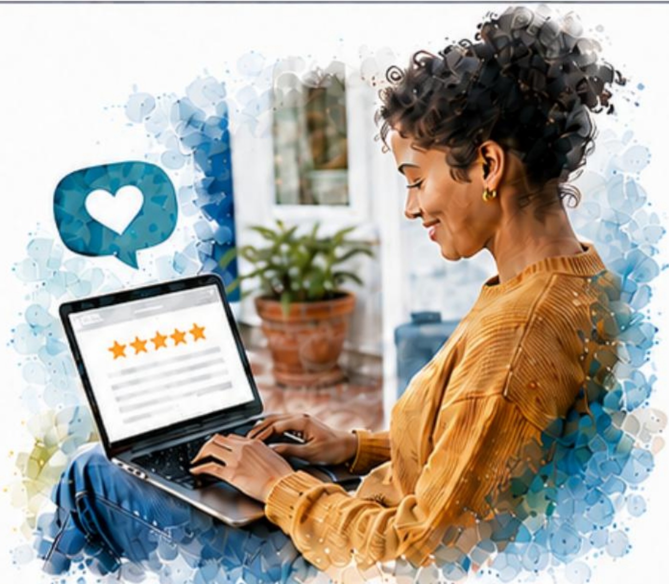
THE QUESTIONS
What these experiences raised about accountability, power, and transparency.

THE ROAD AHEAD
Where the research is headed and why it matters for the future of community associations.

SATISFIED HOMEOWNERS

FIRST, WE LOOKED FOR THE SILENT ONES.

THEY WEREN'T SILENT.



Dissatisfied homeowners were much easier to find. But satisfied homeowners were out there talking, too.

600 | FIRST-PERSON SATISFIED HOMEOWNER NARRATIVES

Not survey responses. Not answers to a questionnaire we created. These were people writing voluntarily online about their communities, boards, management companies, amenities, assessments, and association experience.

WHERE WE FOUND THEM

- They wrote reviews.
- They posted in community forums.
- They talked about what worked.

WHAT MADE THEM HAPPY

LOW ASSESSMENTS

They felt their HOA gave them value for their money.

THE SHOW STOPPER

THEIR SATISFACTION DID NOT TELL US WHETHER THE HOA WAS FINANCIALLY HEALTHY.

ONLY 5 OF 600 satisfied homeowners mentioned financial stability or financial management.

**SATISFACTION DESCRIBED THE OWNER'S EXPERIENCE.
IT DID NOT VERIFY THE FINANCIAL CONDITION OF THE HOA.**

600 DISSATISFIED HOMEOWNER NARRATIVES

BEYOND THE ANGER.

THE REPEATING PATTERNS APPEARED.

Once we **stripped out** the emotions,
the name calling,
and the overreaching generalizations…

We saw the repeating patterns.

> *"Yes, our emotions sometimes took over, but underneath was fear and a disbelief that these things could happen with no means of real support or backing outside of a lawsuit."*

And they showed up again and again across **50 STATES.**

These dissatisfied homeowners were not venting for sport.
They were searching for clarity, fairness, and a way forward.

WHAT WE FOUND UNDERNEATH THE ANGER:

FEAR
What will happen to our home, our money, our future?

CONFUSION
The rules, the budget, the process—nothing makes sense.

DESPERATION
We've asked. We've waited. We've been ignored.

WHAT DISSATISFIED HOMEOWNERS WERE DEALING WITH

- Special assessments with little or no notice
- Rising costs and poor reserves
- Records that are missing or "lost"
- Boards and management that don't respond
- Conflicts of interest and rubber-stamp votes
- Rules enforced unevenly, or not at all
- Projects that explode in cost
- Broken promises or zero accountability

OBJECTIVE ANALYSIS.
PATTERN FINDING.
FACTUAL REPORT.

> **To get an accurate picture, we separated the conduct from the cause.** Acknowledging the impact of the anger is important, but isolating the factual context provides the complete picture.

We don't excuse the conduct; we report the cause. Stripping away the emotional noise reveals the underlying pattern.

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THE NAMES CHANGED. THE PLACES CHANGED.
THE PATTERNS DID NOT.
Report on the patterns, ignore the noise.

BOARD MEMBERS

They Held the Responsibility. That Did Not Always Mean Control.

Among 300 verified board-member narratives, positive and negative board experience could appear in the same person's story. The tension was not simply good boards versus bad boards. It was often responsibility without enough information, continuity, capacity, or practical control to carry it.

300	verified board-member narratives
191	narratives contained positive board experience
256	narratives contained negative board experience
Both	could appear in the same narrative

> "Board members were not always describing power.
> **Often, they were describing burden.**

1 Governance Efficacy

When information, authority, support, timing, and capacity aligned, boards described being able to act, solve problems, and move the association forward.

VS.

2 Responsibility Without Agency

Board members could inherit decades of unresolved problems and still be held responsible for fixing them after years of board turnover, changing management companies, missing records, and too little history to understand what happened.

They carried the obligation and the blame without the continuity, information, or practical control needed to solve it.

WHAT BOARD MEMBERS WERE DESCRIBING

- Volunteer overload
- Missing or unclear information
- Difficulty getting things completed
- Conflict, turnover, and continuity problems
- Pressure without enough authority
- Trying to protect the community while lacking control over key pieces

Positive and negative board experience were not mutually exclusive.
The same board member could describe both in one story.

Responsibility sat with them. Control often did not.

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MANAGERS

THE COMMUNITY WASN'T THE DIVIDER. THE EMPLOYER OFTEN WAS.

200 satisfied managers. **200 dissatisfied** managers.
Both groups described difficult communities, demanding homeowners, boards, deadlines, emergencies, conflict, and pressure.

What separated them was often what happened when the job got hard.

66.0%
of satisfied managers described **accessible and supportive leadership.**

135 OF 200
dissatisfied managers described **inaccessible, ineffective, or harmful leadership.**

MANAGER SATISFACTION TOLD US MORE ABOUT THE EMPLOYMENT ENVIRONMENT THAN THE CONDITION OF THE COMMUNITY THEY MANAGED.

A manager could work with a difficult or financially stressed association and still be satisfied with their employer because they felt supported.

Another could work with a relatively stable community and still be miserable if the company left them without the staffing, authority, or support they needed.

The name on the door mattered less than the local office, **supervisor, support system, and what happened when the job got hard.**

TENANTS

NOT MEMBERS. STILL AFFECTED.

Tenants were studied separately because they are not part of the homeowners association and do not sit in the same seat as owners, board members, or managers.

150 VERIFIED FIRST-PERSON TENANT NARRATIVES

What stood out was not membership. It was exposure. Tenants could still feel the impact of association rules, enforcement, parking disputes, notices, access restrictions, and conflicts tied to a place they did not govern.

THE SHOW STOPPER

A tenant could do everything right.

They could still face consequences when the owner fell behind on assessments.

Too few clearly **satisfied tenant** narratives were found to build a satisfied-tenant comparison group.

Notice could stop with the owner or landlord.

Enforcement could still reach the home.

The tenant could be **affected** without having a seat at the table.

Communication was maddening. Tenants were not members and could not go directly to association management or the board. Every question had to travel **up the chain, then back down again.**

CROSSOVER

SEPARATE STORIES. SAME UNDERLYING STRUCTURES.

When satisfied and dissatisfied homeowners, board members, and managers were placed side by side, the details changed. The underlying structures often did not.

ONE ISSUE. THREE VANTAGE POINTS.

ORGANIZATIONAL

What kept happening

SYSTEMIC

What sat underneath it

HUMAN EXPERIENCE

What it produced

HOMEOWNER

The repair is unfinished.

BOARD MEMBER

Who is responsible for getting it done?

MANAGER

The work may be colliding with staffing, authority, or support.

THE CROSSOVER

> "Separate stories can point to the same underlying structures."

The full report follows those crossovers across satisfied and dissatisfied homeowners, board members, and managers.

Tenants were analyzed separately.

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IN THEIR WORDS – AND BEYOND

THE STORIES WERE ONLY THE BEGINNING.

Part 1 captured 2,050 first-person experiences.

In Part 2, we look at the management world surrounding them: the money, incentives, business relationships, and changing structure.

77 MILLION PEOPLE

$11 TRILLION IN HOMEOWNER ASSETS

FOLLOW THE MONEY

≈80¢ OF EVERY $1

Research showed that, between current operating expenses and reserves intended for future repairs and replacements, nearly 80 cents of every trackable assessment dollar flowed into, or was positioned to flow into, the HOA industry ecosystem.

BUT DON'T TAKE OUR WORD FOR IT. CHECK YOUR OWN BUDGET.

PRIVATE EQUITY AND INDUSTRY CONSOLIDATION HAVE RESHAPED HOA MANAGEMENT, YET MUCH OF THAT CHANGE REMAINS HIDDEN IN PLAIN SIGHT. SHOULDN'T NATIONAL CONSUMER PROTECTION AND OVERSIGHT BE A NO-BRAINER?

DON'T JUST READ IT.

USE IT.

IT'S TIME FOR NATIONAL STANDARDS, ACCOUNTABILITY, AND ANTITRUST INVESTIGATION.

Not because HOAs are bad.
Not because owners are bad.
Not because boards are bad.
Not because managers are bad.
Not because management companies are bad.

But because so many are good and need to be protected through consumer protection, national standards, accountable oversight, and true industry advocacy.

THIS REPORT CAN BE USED BY:

HOMEOWNERS & ADVOCATES	JOURNALISTS & CONTENT CREATORS	LEGISLATORS & POLICYMAKERS	LAW ENFORCEMENT AGENCIES
Make informed decisions, ask better questions, and demand accountability and transparency.	Access verified data and first-person narratives to inform accurate reporting.	See the human impact, spot systemic gaps, and build stronger laws and better oversight.	Identify recurring risks, support investigations, and protect communities from fraud and harm.

Use this report. Share it. Talk about it. Change becomes possible.

Because good communities deserve good systems.

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HOA truth from the inside out.

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CASA Talk Newsletter